



# THE BEGINNER'S GUIDE TO COMMUNITY SOLAR

How it works,  
where to find it, and  
how to decide if it's right for you.

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# INTRODUCTION

For over 100 years Americans have gotten their energy the same way. The fossil fuels that have powered our lives for centuries served their purpose, but today we know we need renewable energy to live sustainably.

Fortunately, speedy technological improvements have also made clean energy like wind and solar the cheapest power to produce, which means going solar is financially savvy, too!

Still, while that's a rosy story, 80% of Americans are locked out of the rooftop solar market— because they don't own their home, their roof isn't suitable for panels, or they don't have the credit or savings for an installation.

However, there is another way to go solar. Community solar expands the benefits of solar to those who can't install it on their own property, providing households and organizations with locally sourced, affordable, renewable energy. In this guide, we'll share how community solar can work for you.



# WHAT IS COMMUNITY SOLAR?

Community solar provides homeowners and renters with access to clean energy without any rooftop installations or added costs, offering an alternative way to go green and save money for those who can't install panels on their own property.

We like to compare community solar to a very similar and more familiar concept: community gardens. In a community garden, neighbors come together on a shared plot of land to grow fruits and vegetables. Individuals opt in to benefit, and each participating member can use their plot in the garden to grow whatever they'd like. This way, no one needs to start their own garden at home to benefit from fresh, local food.

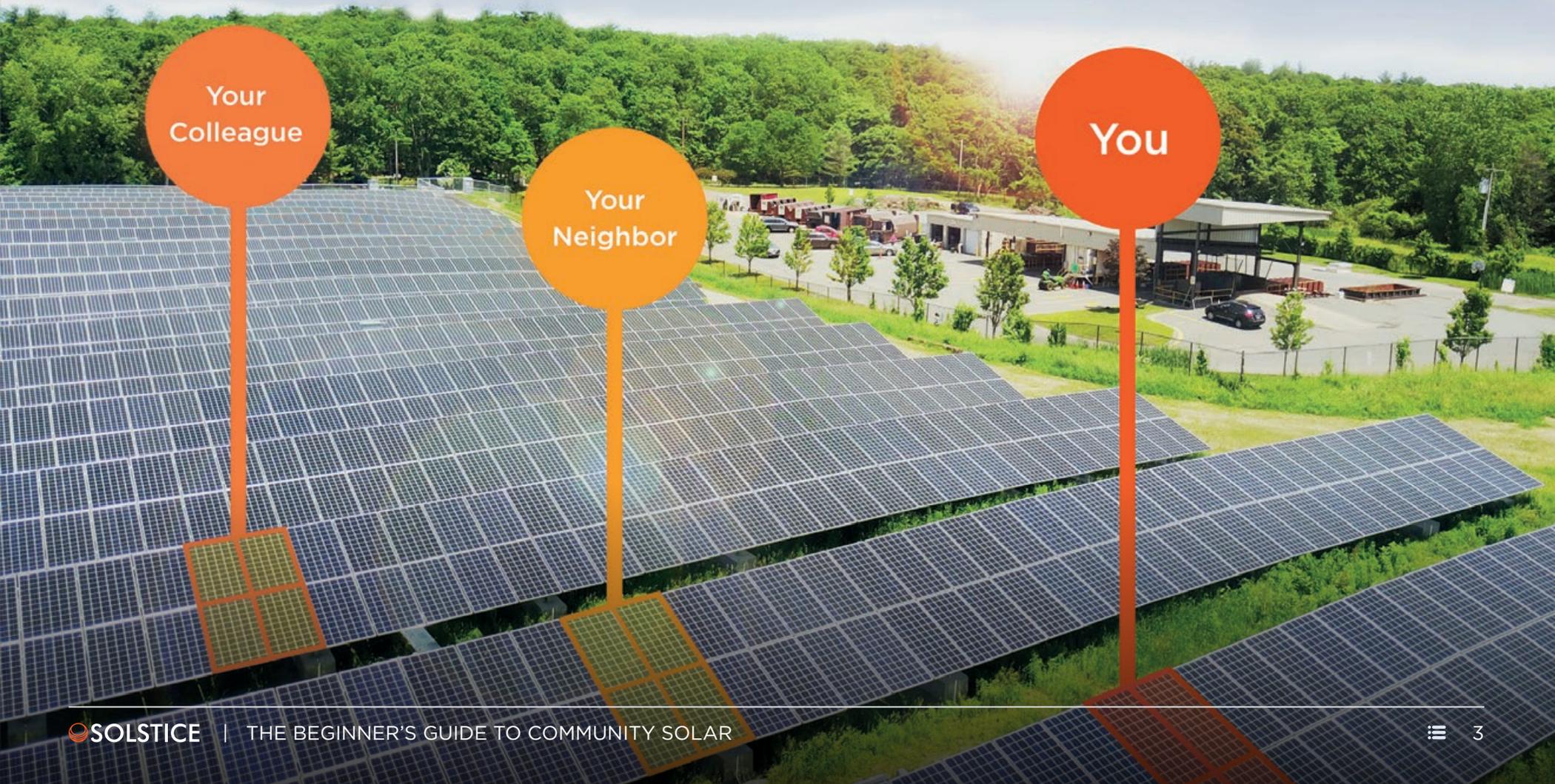
Community solar is like a community garden for clean energy. Instead of buying their own solar installations, households can purchase or subscribe to a portion of a neighborhood-shared solar farm built right in their community and earn credits for the energy their share produces. Pooling resources in this way brings down the cost for everyone and opens the door for many more Americans to benefit.



As a community solar subscriber, there's no need to buy or take care of any equipment. Instead, a solar developer builds and maintains a solar garden in your area that connects directly to your utility company's grid. After reviewing your typical monthly electricity usage, your solar provider will assign you a share of panels in that solar garden that matches your energy needs. In return for supporting clean energy, you earn credits that bring down your bills. You never pay for anything upfront; you're only ever on the hook for what your share produces.

In other words, community solar makes going solar so simple and so affordable that just about anyone can do it. Subscribers win through reduced electric bills. The solar developer earns revenue over time from subscribers' monthly payments. And utilities win because these solar farms help them reach critical clean energy targets without having to build out their own infrastructure.

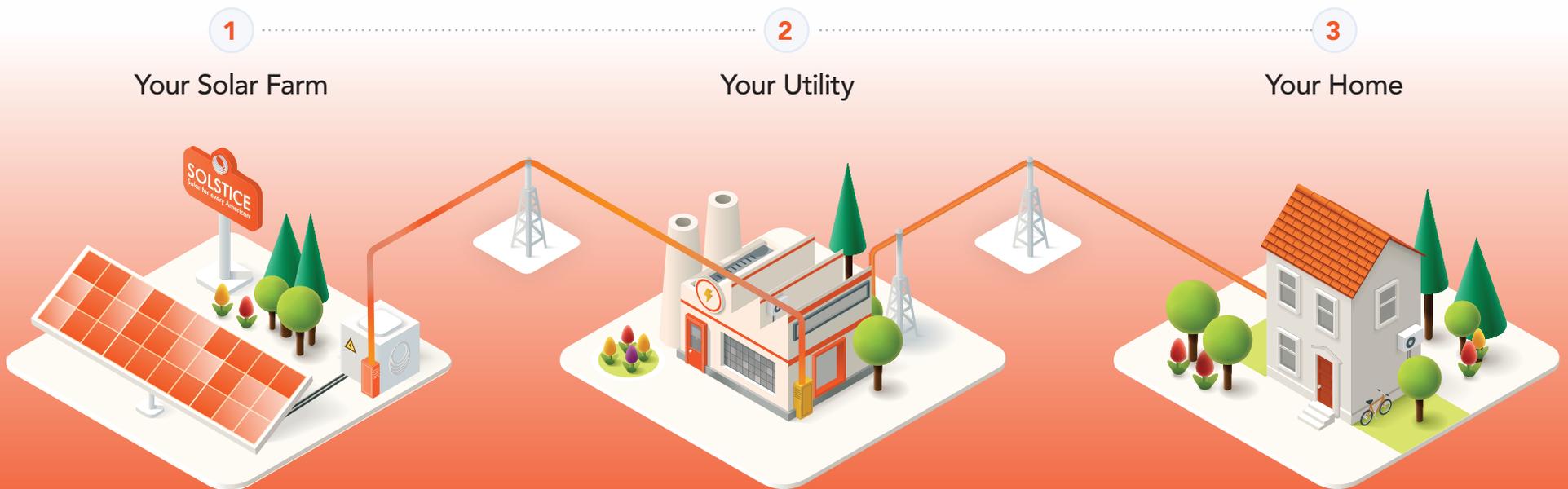
Let's break the process down:



# HOW IT WORKS

When you subscribe to community solar, Solstice (or your local community solar provider) allocates your household a portion of a solar farm in your area that matches your energy use. Annually, the panels in your solar share will produce about the same amount of energy that you consume in your home.

Once the solar farm turns on, the electricity it produces gets fed right into the electric grid like any other energy source, and, with no changes to your home or apartment, you receive electricity the same way you always have from your utility. The only difference is it's a little cheaper and cleaner than before.



# LET'S TALK BILLS

As a solar subscriber, you'll only ever be asked to pay for the energy your panels create. Most programs will charge you for that power at a fixed discount. This way there are no downsides, since you pay as you go at a lower rate compared to traditional energy.

The exact credit value and discount you receive on your solar credits depends on your local community solar offer. Some community solar programs cover your entire bill with credits and ask you to pay for them at a 10% discount. Others cover only your supply charges, but make up for the difference with a 20% discount. There are a myriad of offers out there, so for more details, you'll want to check out the specific programs in your area.

Depending on your local utility's community solar program, you may earn community solar credits through either a two-bill or a single-bill system. You'll save the same amount either way--even in a two-bill model, your two bills added together will be less than you would have paid to the utility before solar--but the way in which you receive those savings is a bit different. We'll explain both models below.

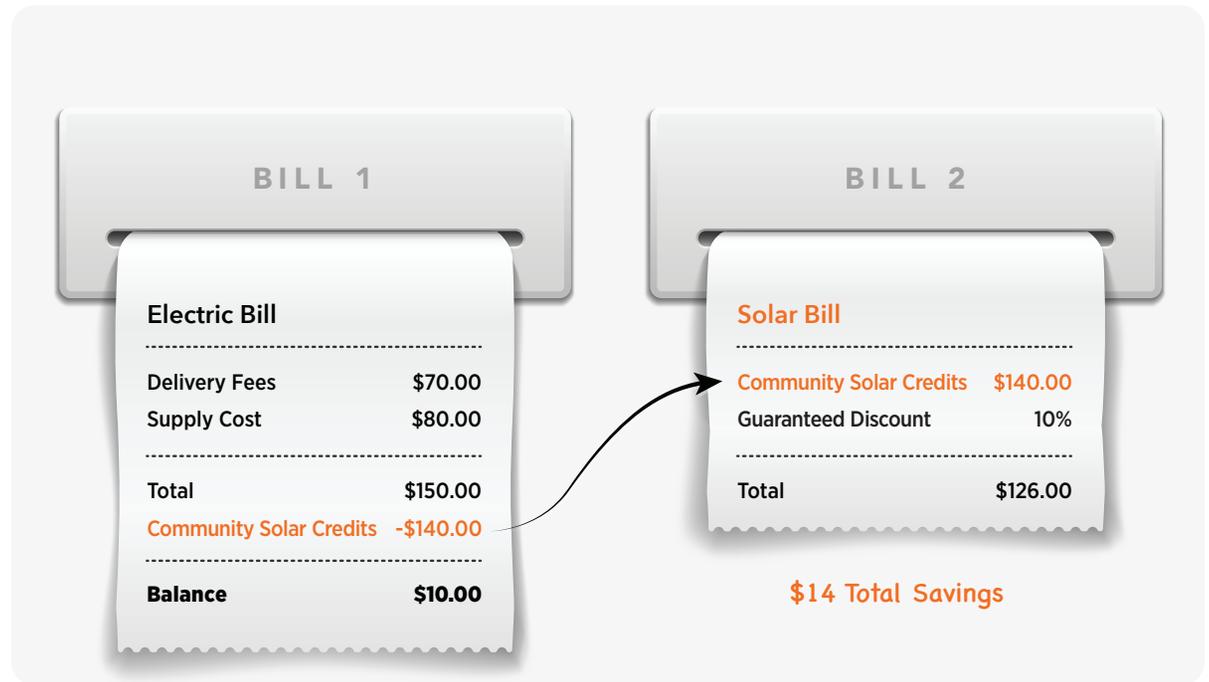


## Two Bill Crediting Model

In a two-bill community solar program, you'll receive one bill from your utility and one from your community solar provider.

First, you'll get your monthly electric bill as normal, but with one difference: you'll have solar credits applied to your bill that bring down your costs. These credits represent the value of the electricity your solar allocation produced that month. In the sample bill here, this subscriber's solar share produced \$140 worth of credits. Subtracting those credits from his or her utility expenses, the cost to the utility falls from \$150 to \$10.

Next, you'll be invoiced for your solar credits. Instead of asking you to pay their full value, however, Solstice (or your local community solar provider) will apply a discount that's tied to your utility's rates. This is where you see savings. The example here shows a community solar program with a 10% discount. This means the subscriber only pays \$126 for his or her credits. Add this \$126 expense to the \$10 payment to the utility, and the total monthly cost is \$136 (compared to \$150 originally).

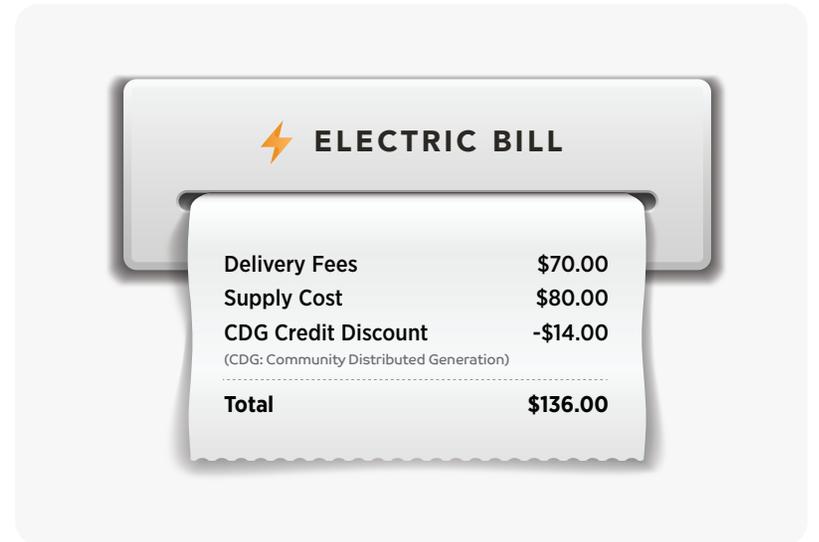


## Single Bill Crediting (Also known as Consolidated Billing)

If you subscribe to a community solar project with consolidated billing, all the mechanics explained for the two-bill system will remain true, but your regular electric charges and solar credit expenses will be combined directly on your monthly utility bill--no extra invoice needed.

This makes for a simpler customer experience, so we're all for it! Consolidated billing isn't available everywhere, though. Utilities that are able to take on the extra work of applying credits to customers' bills have begun to institute it, but the norm across America is still generally a two-bill system where the community solar provider handles billing for any solar credits generated.

Regardless of which billing system your local project offers, remember that the difference is only cosmetic; your savings will be determined by your project's discount rate.



The illustration shows a stylized electric bill emerging from a printer. The bill is titled "ELECTRIC BILL" with a lightning bolt icon. It lists the following items:

Delivery Fees	\$70.00
Supply Cost	\$80.00
CDG Credit Discount	-\$14.00
<small>(CDG: Community Distributed Generation)</small>	
<b>Total</b>	<b>\$136.00</b>

# WHY DOES COMMUNITY SOLAR COST LESS?

You may be wondering: what's the catch? There are no extra costs to join, and I get to pay less? Is this one of those sketchy offers I see in late-night infomercials?

If you're having any of these thoughts, we hear you. But while it may sound too good to be true, community solar is legitimately free to join and provides a discount on your solar credits. Here's why:

- Solar energy is finally cheaper to produce than other energy sources. Since it costs less than traditional energy to produce, its beneficiaries pay less in exchange.
- Community solar is a state-sponsored program, meaning states that want to speed up clean energy adoption create the financial structures that allow for your savings.
- Your solar developer pays for the construction and maintenance of the solar farm, and they get paid back over time through subscribers' regular electric payments - so there's no need for added fees.
- Utilities encourage solar farms as well, because this allows them to reach key clean energy targets and provides more stability to their grid by adding distributed sources of energy.

# COMMUNITY SOLAR AND THE SEASONS

Solar energy production does vary seasonally; as you might guess, solar panels produce more when there is more sunlight. For that reason, your solar share should offset your bill completely during the summer months with longer days. It might not always cover all your usage during the shortest winter days when there is less sunlight to draw from, but fortunately this shouldn't impact your savings. Here's why:

Your solar share is sized to offset your annual energy use, summed up over the four seasons. During the summer, your solar share will actually produce more energy than you need. You'll be able to bank unused credits during those months and draw upon them during the winter whenever you may need them. With this system, your bills will be just about offset all year round.

Since the solar farm connects to the grid rather than directly powering your home, there's no change in the way your energy gets delivered or in its reliability. Your lights will turn on as normal, no matter the season.



# ENOUGH LOGISTICS - NOW FOR THE BENEFITS!

## 1. RELIABLE MONTHLY SAVINGS

When it comes to power bills, less is definitely more. We can all agree on that, right?

Community solar costs less on a monthly basis than traditional power from your utility - meaning that, as a solar subscriber, you pay less for your power than your non-solar-enrolled neighbors.

Your community solar provider will only ask you to pay for the energy you use from your solar share. You'll pay for that energy at a discount. This way you'll always be saving.

Make sure to watch out for solar programs that ask you to pay extra to join or lock in a fixed rate that could be higher than your utility's. These are not Solstice's programs, as we are committed to never charging subscribers extra for their power. We advise you to always proceed with caution and read the contract.



*"The electricity bills from this year are substantially down from last year."*

**Paul Sprecher**

Community solar subscriber in MA

## 2. NO INSTALLATION OR ADDED FEES

Not everyone's home is right for installing solar, and with community solar, that's no problem. Shared solar works right through the grid, so there's no need to install anything on your property.

Ok, so there's no upfront cost to join. How about ongoing subscription fees? Is that where they catch me?

No ongoing fees! In subscribing to community solar, you're essentially redirecting your normal utility payments from traditional energy sources toward your solar farm. The solar developer who built and maintains your solar farm gets paid back over time through subscribers' regular utility bills. In other words, as a subscriber, you allow community solar to exist just by paying your normal electric bills. No extra fees needed.



*"I have a roof that I may be repairing in another year or so. I have little to no sunlight coming through and a lot of trees around my house. This came as a great solution for me because I wanted to try solar, but I didn't want to attach it to my home."*

**Elaine,**  
Community solar subscriber in NY

### 3. RENT YOUR HOME? NO PROBLEM.

More than one third of Americans (36%) rent their homes. Many don't have their own rooftop for solar, or if they do, installing solar is their landlord's decision to make.

Community solar is flexible solar for a flexible lifestyle. Doing away with installation and hefty long-term contracts makes it easy to get involved from whatever home you're living in--and easy to cancel your subscription or even take it with you if you move!



*"I live in an apartment and we can't have solar panels on the roof. But joining a solar farm and lowering my costs--that's a big plus... I can go there and show my kids and say, 'See that solar garden over there? We belong to that!'"*

**Joan**

Community solar subscriber near NYC

## 4. SUPPORT YOUR ENVIRONMENT

Solar energy is clean because it doesn't emit greenhouse gases into our atmosphere. It's also renewable, meaning that it doesn't run out (unless the sun explodes, in which case we have bigger problems!). Going solar is one of the most impactful things you can do to promote a healthier, more sustainable planet and a brighter future for your community.

**An average American home choosing to go solar for a year instead of using fossil fuels is equivalent to:\***



8,296 lbs of coal  
not burned



1.6 vehicles  
taken off the road



124 tree seedlings  
grown for 10 years

\*Calculations made using the EPA's Greenhouse Gas Equivalencies Calculator based on 2019 average U.S. annual residential electricity use from the Energy Information Administration.

## 5. JOIN YOUR COMMUNITY

When you join community solar, you're more than a number on a utility account. You're a voice inspiring change in our energy system, and a member of a powerful community making a difference together. Community solar subscribers rely upon one another in a very real sense: each subscriber, by supporting their local solar farm, helps make savings possible for the others in their program.

That's why they call it community solar, after all!

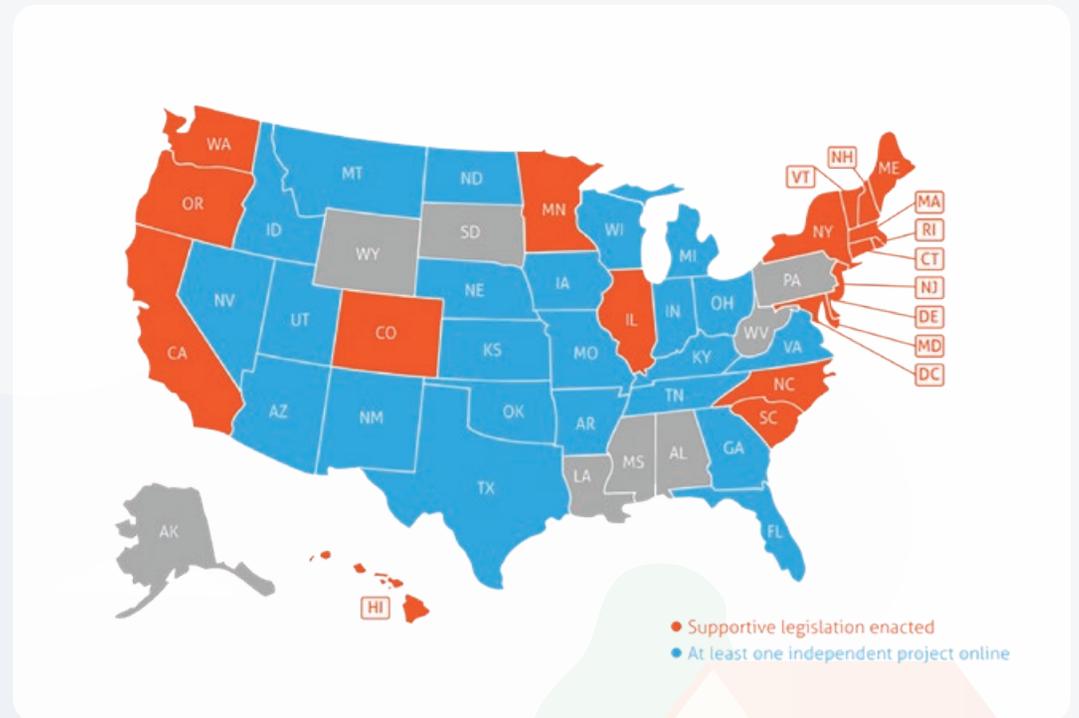


# WHERE TO FIND COMMUNITY SOLAR

The biggest drawback of community solar? It's not available everywhere yet. It requires state legislation in order to be adopted, and some states are ahead of others in promoting equitable, accessible solar options.

A simple Google search of community solar projects near you should do the trick. Visit [our blog](#) for more information about which states have set up programs so far--states like New York, Illinois, Massachusetts, Maryland, and Maine all have good programs in place to help folks connect to local solar gardens.

To find out if there is a Solstice community solar project for you, visit [our website](#) and select your utility company.

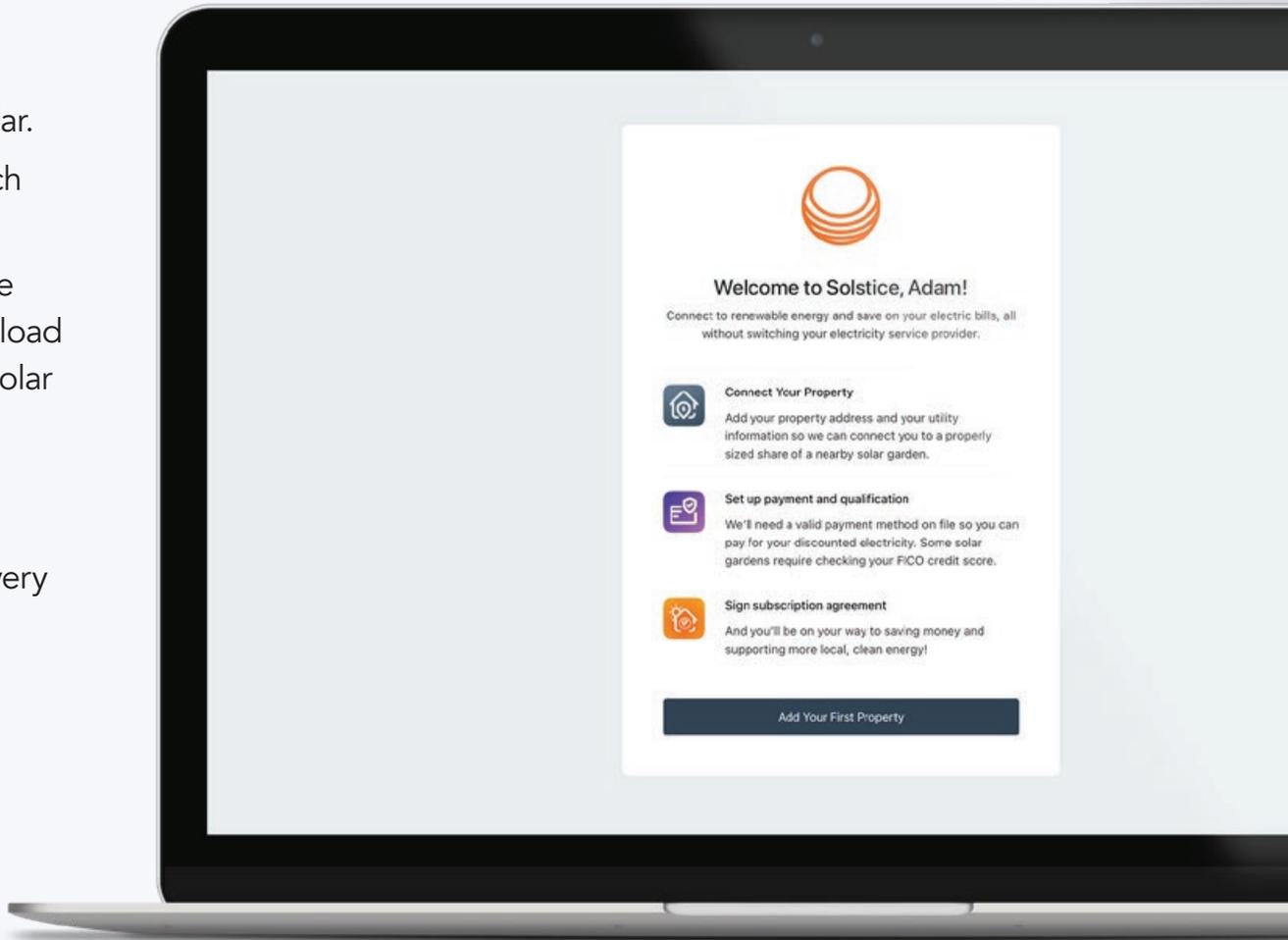


# ENROLLING IN SOLAR WITH SOLSTICE

Enrolling in a Solstice solar farm is simple! You can connect your utility account to solar in about 5-10 minutes. Here's how:

1. Create your account on our online platform.
2. Add any properties you'd like to enroll in solar.
3. Connect your utility account so we can match you to a share of your solar farm.
4. Depending on your project's billing structure (see page 5 for details), you may need to upload a payment method to be charged for your solar credits at a discount.
5. Sign your contract

Then sit back and enjoy the feeling of saving every month while supporting renewable energy!



# CONGRATS!

You are now prepared to take the next step toward enrolling in community solar.

Get Started

With the basic benefits of community solar outlined, you should feel confident in your decision to take the next step—or leave it if you have another path to savings or sustainability in mind.

To find out if Solstice serves households in your area, visit [our website](#) and select your utility—or give us a call at (866) 826-1997. Even if we can't personally connect you to solar, we'll be happy to chat anytime about your options.

No matter how you do it, we hope you succeed in lowering your bills and living a sustainable lifestyle. Good luck!

